Entered on Docket June 10, 2010

GLORIA L. FRANKLIN, CLERK U.S BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

Signed: June 09, 2010

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Attorneys for Debtor

EDWARD D. JELLEN

Case No. 10-41863 EDJ

U.S. Bankruptcy Judge

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In re:

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA

JENNIFER MARIE DURAN, Chapter 13

Debtor. ORDER VALUING LIEN OF EMC MORTGAGE CORPORATION

On April 28, 2010, Jennifer Marie Duran (hereinafter Debtor) served a motion to value the lien of EMC Mortgage Corporation (hereinafter Lienholder) against the property commonly known as 1140 Capistrano Court, Fairfield, CA 94533, which lien was recorded in Solano County on or about January 19, 2007 as document 00007492 (hereinafter the Lien).

The court finds that notice of the motion upon Lienholder was proper. Lienholder having failed to file timely opposition to Debtor's motion, the court hereby orders as follows.

(1) For purposes of Debtor's chapter 13 plan only, the Lien is valued at zero, Lienholder does not have a secured second claim, and the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and 1327.

Case: 10-41863 Doc# 17 Filed: 06/09/10 Entered: 06/10/10 12:03:15 Page 1 of 3

(2) This order shall become part of Debtor's confirmed chapter 13 plan.

- (3) Upon entry of a discharge in Debtor's chapter 13 case, the Lien shall be voided for all purposes, and upon application by Debtor, the court will enter an appropriate form of judgment voiding the Lien.
- (4) If Debtor's chapter 13 case is dismissed or converted to one under another chapter before Debtors obtain a discharge, this order shall cease to be effective and the Lien shall be retained to the extent recognized by applicable nonbankruptcy law, and upon application by the Lienholder, the court will enter an appropriate form of order restoring the Lien.
- (5) Except as provided by separate, subsequent order of this court, the Lien may not be enforced so long as this order remains in effect.

*** END OF ORDER ***

1 COURT SERVICE LIST 2 3 Law Offices of Patrick L. Forte One Kaiser Plaza, Suite 480 4 Oakland, CA 94612 5 Jennifer Marie Duran 6 1140 Capistrano Court Fairfield, CA 94533 7 Attn: Officer 8 EMC Mortgage Corporation 2780 Lake Vista Dr. 9 Lewisville, TX 75067 10 Attn: Officer EMC Mortgage Corporation 11 c/o C T Corporation System 818 West Seventh Street 12 Los Angeles, CA 90017 13 Attn: Officer EMC Mortgage Corporation 14 c/o Casper J. Rankin Pite Duncan, LLP 15 4375 Jutland Drive, Suite 200 San Diego, CA 92177-0933 16 Attn: Officer 17 EMC Mortgage Corporation c/o Malcolm & Cisneros 18 2112 Business Center Dr., 2nd Fl Irvine, CA 92612 19 REQUESTS FOR SPECIAL NOTICE 2.0 CitiBank, N.A. 21

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Case: 10-41863 Doc# 17 Filed: 06/09/10 Entered: 06/10/10 12:03:15 Page 3 of 3